

## REMARKS

This Amendment Under 37 C.F.R. §1.116, is in response to the final Office Action mailed September 6, 2007, and is filed together with a Request for Continued Examination (RCE).

At the outset, the undersigned wishes to thank Exr. Onyezia and his supervisor for their time, courtesy and consideration during the recent telephone interview of October 23, 2007. As Exr. Onyezia will recall, it was agreed that the undersigned would amend the pending claims to positively recite that the invoices in dispute are unpaid (that is, they are pending), to distinguish the claimed methods and systems from those of Cross, which reference teaches paying the invoice, rejecting the invoice or short paying (i.e., partially paying) the invoice, and sending a discrepancy report to the vendor. As pointed out during the interview, Cross does not teach disputing any pending invoice (instead, they pay it, reject it or short pay it and provide an explanation why (the dispute report)) and do not teach accessing a vendor's Web site for the purpose of carrying out a self-service method of disputing a pending bill, as the amended claims now require.

Claims 28-36 and 40-47 were rejected under 35 U.S.C. §102(e) as being anticipated by Cross. Reconsideration and withdrawal of these rejections are respectfully requested.

As amended, independent claim 1 recites:

**28. (Currently Amended) Computer-implemented and Internet-based self-service method for a customer to dispute of disputing an a pending invoice from a vendor ~~to a customer~~, comprising the steps of:**

**accessing, by the customer, a database record corresponding to the pending invoice to be disputed over a Web site of the vendor;**

**selecting, from the vendor's Web site, a reason code for the dispute along with an identification of a disputed amount in the pending invoice;**

**validating a Credit Memo Request incorporating the selected reason code and the disputed amount to create a pending Credit Memo Request;**

**causing, by the customer and through the vendor's Web site, the Credit Memo Request to be sent to and routed through at least one of a selected process of the vendor for the selected reason code, a selected hierarchy of persons at the vendor empowered to approve Credit Memo Request incorporating the selected reason code and a primary approver at the vendor for the selected reason code;**

**receiving a notification from the vendor upon approval or rejection of the pending Credit Memo Request, the disputed amount being automatically credited to the pending disputed invoice when the pending Credit Memo Request is approved.**

As set out during the recent interview, Cross teaches to upload an invoice from an external data source (see reference numeral 10 in Fig. 1), and thereafter carry out a validation process on the received invoice "to check the actual charged rates against reference charged rates" (see Col. 2, lines 25-27). This validation process creates discrepancy information when there is a difference between charged and reference rates. In turn, this discrepancy information is used to generate a dispute report, which is associated with the received invoice (see Col. 2, lines 45-55). Once the dispute report is generated, the uploaded invoice may be approved or disapproved through a bill review and approval process (see Col. 2, lines 59-63). The invoice may be paid if approved, rejected if disapproved or short paid if only some of the charges therein are not approved (see also Col. 11, lines 30-50). Indeed, if the invoice is to be short paid (partially paid), the customer calls for the discrepancy report to be sent to the vendor, the party that generated the bill.

Therefore, Cross teaches to:

- a) upload a vendor bill;
- b) carry out a validation process on the uploaded bill;
- c) generate discrepancy information and a dispute report according to the results of the validation process if the charged rates do not match reference rates, and
- d) carry out one of three steps; namely:
  - a. approve and pay the invoice (Col. 11, lines 34-35)
  - b. reject the invoice and mark the invoice as rejected (Col. 11, lines 40-41), or
  - c. short pay the invoice and send a dispute report to the vendor (Col. 22, lines 36-38).

No teaching or suggestion is present in Cross of any customer carrying out a self-service method of disputing a pending invoice by creating a Credit Memo Request as called for by claim 1. In Cross, the uploaded invoice is either paid, rejected or partially paid, and no request for any Credit Memo is ever made to the vendor (the entity that generated the invoice). In fact, Cross teaches that the customer is in contact with the vendor on only three occasions:

- 1) One connection is made to the external data source 10 to access and upload the invoice (see Col. 4, lines 59-60);
- 2) One connection is made through the autopayment interface 13 when the invoice is paid (see Col. 5, lines 1-10), and
- 3) One last connection is made through an invoice and dispute report output to provide copies of invoices and dispute reports to the vendor.

All of the other steps and processes described in Cross are carried out internally within the customer. That is, the customer does not carry out a step of:

**accessing, by the customer, a database record corresponding to the pending invoice to be disputed over a Web site of the vendor;**

Nor does the customer carry out a step of :

**selecting, from the vendor's Web site, a reason code for the dispute along with an identification of a disputed amount in the pending invoice;**

as claimed. The Reason Codes in Cross (see, for example, Fig. 8) are the customer's internal reason codes, and are not vendor-provided, as they are in the claimed embodiments. Indeed, Cross teaches to approve, disapprove or short pay an invoice internally, within itself, and does not teach or suggest any manner of generating a Credit Memo Request at all, and much less by

**causing, by the customer and through the vendor's Web site, the Credit Memo Request to be sent to and routed through at least one of a selected process of the vendor for the selected reason code, a selected hierarchy of persons at the vendor empowered to approve Credit Memo Request incorporating the selected reason code and a primary approver at the vendor for the selected reason code;**

As the Examiner will note, the pending claims have been amended to specify that the Credit Memo Request is created through the vendor's Web site and by the customer, which is antithetical to the method espoused by Cross, in which the customer (invoice recipient) does not access the vendor's Web site, does not generate a Request for a Credit Memo and does not cause any Credit Memo Request to be sent and routed to the vendor in the claimed (or any) manner.

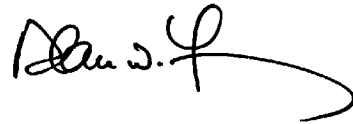
As the Examiner will note, the pending claims have been amended to specify that the dispute invoice is pending (as discussed during the recent telephone interview), in contradistinction with Cross, in which the invoice is either a) approved and paid, b) rejected *in toto* or c) short paid. Also, the pending claims have been amended to specify who the various players (customer or vendor) are and what steps each carry out or are caused to carry out. Moreover, the claims have been amended to specify that the claimed causing step is carried out a) by the customer and b) through the vendor's Web site, neither of which are taught or suggested in Cross. Independent claim 40 has been amended in a similar manner.

It is respectfully submitted to the Examiner that the discrepancy information and the dispute report taught by Cross is not equivalent to the claimed Credit Memo Request, nor are the claimed steps to create the claimed Credit Memo Request taught in Cross. In Cross, the dispute report is generated within the customer, without any contact with the vendor, and merely sent to the vendor when the customer short pays the vendor (see Col. 11, lines 36-39). The dispute report is not created through the vendor's web site as required by the claims, and is not caused to be routed through "at least one of a selected process of the vendor for the selected reason code, a selected hierarchy of persons at the vendor empowered to approve Credit Memo Request incorporating the selected reason code and a primary approver at the vendor for the selected reason code", as also claimed and required by the pending claims.

As the Cross reference does not teach the claimed steps, it is respectfully requested that the outstanding 35 U.S.C. §102(e) rejections be reconsidered and withdrawn.

Applicants believe that this application is now in condition for allowance. If any unresolved issues remain, please contact the undersigned attorney of record at the telephone number indicated below and whatever is necessary to resolve such issues will be done at once.

Respectfully submitted,



Date: October 24, 2007

By: \_\_\_\_\_

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